

**ADDENDUM TRUTH-IN-SAVINGS DISCLOSURE FOR
\$200 Choice Checking Bonus and .50% Certificate APY Increase
Clatsop, Columbia, Lincoln, and Tillamook County Members**

Effective 01/02/2026

This Addendum amends and supplements the terms of the Fibre Federal Credit Union/TLC Truth-in-Savings Disclosure ("TIS"). The Addendum provides additional terms applicable to the **\$200 Choice Checking Bonus ("Bonus") and .50% Certificate APY Increase**. All terms and conditions of the TIS apply to **\$200 Choice Checking Bonus and Certificate** except to the extent that such terms are modified by this Addendum.

To be eligible for the \$200 Choice Checking Bonus and .50% Certificate APY Increase, you must:

1. Be a new member; or a current or prior member with no open Choice Checking account.*
2. Be a resident of Clatsop, Columbia, Lincoln, or Tillamook County Oregon.
3. Open a new Choice Checking account, which is subject to approval, online or at one of our Clatsop, Columbia, Lincoln, or Tillamook County financial services center locations. All other checking account types and locations are not eligible for the Bonus.
4. Meet the Choice Checking requirements for three consecutive months, starting the month following the opening of your Choice Checking account.
5. Within 90 days of opening your new Choice Checking account open a certificate with "new money," online or at one of our Clatsop, Columbia, Lincoln, or Tillamook County financial services center locations. The opening deposit needs to be new money, meaning it can't be transferred from or previously on deposit in a Fibre/TLC account or presented as a Fibre/TLC personal or official check.

To meet the Choice Checking requirements, you must:

1. Have 12 debit card transactions of \$5.00 or more each post and clear each Choice Checking cycle**
2. Enroll in Online Banking and subscribe for E-Statements
3. Have one direct deposit or automatic electronic payment (ACH), or Fibre/TLC credit card purchase post and clear each Choice Checking cycle***

Limitations:

One Choice Checking Bonus and Certificate APY Increase per member, and only one Bonus per Choice Checking and Certificate APY Increase, based upon the primary member.

*You are not eligible if: you are a current member with an open Choice Checking account, or you are a current or prior member with a Choice Checking account closed within the last six months, or if you have accounts which have been closed with a negative balance and/or charged off.

**All qualifying purchases and transactions referred to as "per cycle" only count towards the requirements of the cycle in which they post and may take more than one day from the purchase/transaction date to post.

***Automatic or electronic payments using your checking account number and routing number are not considered debit card transactions. By providing your payee with your debit card number, your posted purchases and automatic payments will be counted as eligible transactions. Some Bill Pay payments may meet the requirement for an ACH transaction. Debit card cash-back amounts, cash advances on credit cards, and checks do not count towards qualifications.

Choice Checking Bonus offer may expire at any time.

Bonus Information: After you have completed all the Bonus requirements, we'll credit your new Choice Checking account within 5 business days. Bonuses are considered dividends paid and will be reported to the IRS on form 1099-INT (or 1042-S, if applicable). Any applicable taxes are the responsibility of the member.

Account Closing: If the Choice Checking account is closed by the member or Fibre/TLC within six months after opening, we may deduct the Bonus amount from the account at closing.